

NOTICE TO POLICYHOLDERS

Commercial Property

PLEASE READ – This notice summarizes coverage changes that affect your policy. No coverage is provided by this summary nor does it replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverage you are provided. If there are any discrepancies between the policy and this summary, **THE PROVISIONS OF THE POLICY GOVERN.**

A. Protective Safeguards

If your policy contains form CP 04 11 or CP 04 12, a new condition is added which requires that an automatic fire alarm or other automatic system listed in the schedule of the form must be actively engaged and maintained in the 'on' position at all times. This explicit requirement recognizes that a protective safeguard that is not activated does not provide protection and as such does not fulfill the expectation that is integral to our acceptance of the risk.

B. Burglary And Robbery Protective Safeguards

If your policy contains form CP 12 11, a new condition is added which requires that an automatic burglary alarm or other automatic system listed in the schedule of the form must be actively engaged and maintained in the 'on' position during all non-work hours and whenever the premises are unoccupied. This explicit requirement recognizes that a protective safeguard that is not activated does not provide protection and as such does not fulfill the expectation that is integral to our acceptance of the risk.

Please review the policy carefully and contact your agent if you have any questions.